

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In re: JASON M RUTLEDGE	§	Case No. 18-bk-16417
PAMELA A RUTLEDGE	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 09/26/2018.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was dismissed on 03/13/2019.
- 6) Number of months from filing or conversion to last payment: 3.
- 7) Number of months case was pending: 8.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$62,922.65.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 4,142.00	
Less amount refunded to debtor(s)	\$ 2,337.22	
<b>NET RECEIPTS</b>		<b>\$ 1,804.78</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,490.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 314.78	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 1,804.78</b>
Attorney fees paid and disclosed by debtor(s):	\$ 2,000.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
MATTHEW L CONLEY	Lgl	0.00	3,800.00	3,490.00	1,490.00	0.00
CAVALRY SPV I, LLC AS ASSIGNEE	Uns	0.00	777.38	777.38	0.00	0.00
CAVALRY SPV I, LLC AS ASSIGNEE	Uns	0.00	1,019.31	1,019.31	0.00	0.00
DISCOVER FINANCIAL SVCS	Uns	0.00	1,316.38	1,316.38	0.00	0.00
LVNV FUNDING	Uns	0.00	1,071.64	1,071.64	0.00	0.00
QUANTUM3 GROUP AS AGENT FOR	Uns	0.00	1,972.54	1,972.54	0.00	0.00
AMERICAN EXPRESS	Uns	0.00	2,848.11	2,848.11	0.00	0.00
LVNV FUNDING, LLC ASSIGNEE OF	Uns	0.00	1,324.54	1,324.54	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	11,917.07	11,917.07	0.00	0.00
INTERNAL REVENUE SERVICE	Sec	0.00	8,725.83	8,725.83	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	0.00	3,283.10	3,283.10	0.00	0.00
CAPITAL ONE BANK	Uns	0.00	10,728.58	10,728.58	0.00	0.00
CAPITAL ONE BANK	Uns	0.00	4,311.78	4,311.78	0.00	0.00
TD RETAIL CARD SERVICES C/O	Uns	0.00	1,303.92	1,303.92	0.00	0.00
BUREAUS INVESTMENT GROUP	Uns	0.00	409.50	409.50	0.00	0.00
CACH, LLC AS ASSIGNEE OF	Uns	0.00	14,060.52	14,060.52	0.00	0.00
CAVALRY SPV I, LLC AS ASSIGNEE	Uns	0.00	2,833.07	2,833.07	0.00	0.00
AMERICAN EXPRESS	Uns	0.00	1,125.94	1,125.94	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
COUNTRY DOOR C/O	Uns	0.00	294.11	294.11	0.00	0.00
THE SWISS COLONY	Uns	0.00	291.98	291.98	0.00	0.00
GINNY'S C/O	Uns	0.00	709.19	709.19	0.00	0.00
MONTGOMERY WARD C/O	Uns	0.00	120.65	120.65	0.00	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	377.26	377.26	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	777.86	777.86	0.00	0.00
MIDLAND CREDIT MANAGEMENT,	Uns	0.00	4,490.44	4,490.44	0.00	0.00
MIDLAND CREDIT MANAGEMENT,	Uns	0.00	3,565.99	3,565.99	0.00	0.00
WELLS FARGO FINANCIAL	Uns	0.00	626.03	626.03	0.00	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	668.83	668.83	0.00	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	691.07	691.07	0.00	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	817.03	817.03	0.00	0.00
MIDLAND CREDIT MANAGEMENT,	Uns	0.00	793.27	793.27	0.00	0.00
MIDLAND CREDIT MANAGEMENT,	Uns	0.00	2,679.91	2,679.91	0.00	0.00
MIDLAND CREDIT MANAGEMENT,	Uns	0.00	3,399.97	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	2,639.82	2,639.82	0.00	0.00
SYNCHRONY BANK	Uns	0.00	529.13	529.13	0.00	0.00
PENNYMAC LOAN SERVICES LLC	Sec	0.00	193,176.62	193,176.62	0.00	0.00
PORTFOLIO RECOVERY ASSO	Sec	0.00	10,248.73	10,248.73	0.00	0.00
MIDLAND CREDIT MANAGEMENT,	Sec	0.00	2,572.07	2,572.07	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Sec	0.00	2,717.85	2,717.85	0.00	0.00
DEPARTMENT STORE NATIONAL	Uns	0.00	1,372.77	1,372.77	0.00	0.00
CITADEL FEDERAL CREDIT UNION	Uns	0.00	865.02	865.02	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 217,441.10	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 217,441.10	\$ 0.00	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 11,917.07	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 11,917.07	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 70,696.67	\$ 0.00	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 1,804.78	
Disbursements to Creditors	\$ 0.00	
<b>TOTAL DISBURSEMENTS:</b>		\$ 1,804.78

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 06/12/2019

By: William C. Miller  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.